

# **EXHIBIT B**

**LEGAL NOTICE OF CLASS ACTION SETTLEMENT**

If you incurred cash advance fees or interest in connection with cryptocurrency transactions using your Chase credit card, you may be entitled to benefits from a proposed class action settlement.

**This is a court-authorized notice of a proposed class action settlement. This is not a solicitation from an attorney, and you are not being sued.**

**PLEASE READ THIS NOTICE CAREFULLY, AS IT EXPLAINS YOUR RIGHTS AND OPTIONS AND THE DEADLINES TO EXERCISE THEM.**

For more information, including a more detailed description of your rights and options, please click here or visit [www.TuckerChaseSettlement.com](http://www.TuckerChaseSettlement.com).

**What is the Settlement about?** A Settlement has been reached in a class action lawsuit challenging cash advance fees and interest charges that JPMorgan Chase Bank, N.A., f/k/a Chase Bank USA, N.A. (“Chase”) charged credit card holders for cryptocurrency purchases they made using their Chase credit cards. The lawsuit contends that such cryptocurrency transactions are not “cash-like transactions” under the credit card contract and, thus, the cash-advance fees and interest were improper. Chase disputes that contention and denies that it engaged in any wrongdoing. The Court has not decided which side is right. Full information regarding the Settlement can be found at [www.TuckerChaseSettlement.com](http://www.TuckerChaseSettlement.com).

**Why am I being contacted?** Chase’s records show that the person to whom this notice is addressed is a member of the Settlement Class. The “Settlement Class” includes all persons in the United States to whom Chase charged cash advance fees and/or cash advance interest (net of reversals) for cryptocurrency transactions on their Chase credit cards between April 10, 2015, and May 22, 2020 (the “Class Period”).

**What are the Settlement terms?** Chase agreed to provide \$2,500,000 to the Settlement Class, which includes money for (a) attorneys’ fees and expenses, (b) administration costs, and (c) service awards to plaintiffs.

**How do I get my Settlement payment?** Once the Court approves the Settlement, you will automatically receive a check. The amount you receive will depend on the amount

of cash advance fees you were charged for cryptocurrency transactions using your Chase credit card(s) during the Class Period. To confirm your mailing address for delivery of your check after final approval of the settlement and for information about how the awards will be calculated, please visit [www.TuckerChaseSettlement.com](http://www.TuckerChaseSettlement.com).

**Your other options.** If you do not want to be bound by the Settlement, you may exclude yourself by [DATE], 2020. If you do not exclude yourself, you will release your claims against Chase. Alternatively, you may object to the Settlement by [DATE], 2020. The Long Form Notice available at the Settlement website, listed below, explains how to exclude yourself or object. The Court will hold a hearing on [DATE], 2020 to consider whether to approve the Settlement and to consider a request by counsel for the Settlement Class for attorneys’ fees and expenses of up to \$825,000 and service awards of up to \$7,000 for each of the three plaintiffs who brought this case on behalf of the Settlement Class. Details about the hearing are in the Long Form Notice. You may appear at the hearing, but you are not required to do so. You may hire your own attorney, at your own expense, to appear for you at the hearing.

**Questions?** If you have questions, please visit the Settlement website at [www.TuckerChaseSettlement.com](http://www.TuckerChaseSettlement.com). You may also write with questions to KCC LLC, 222 N Pacific Coast Highway, 3rd Floor, El Segundo, CA 90245, or call the toll-free number [NUMBER]. **Please do not contact Chase or the Court for information.**